

1713320-Court-A- US B
US Bankruptcy Court
703 Hwy 145 North
Aberdeen, MS 39730

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Aberdeen, MS 39730

NOTICE

The debtor (both spouses in a joint case) must be present at the meeting of creditors to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without notice. Failure of the debtor(s) or debtor(s)' attorney to appear at the section 341(a) meeting, to timely file schedules and related documents or to pay required fees may result in dismissal of this case without further notice.

** Important notice to individual debtors: Effective June 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. **

Northern District of Mississippi

Debtor 1: <u>JEFFREY D BOYD</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-5025</u>
	EIN: _____
Debtor 2: <u>KIMBERLY S BOYD</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-2227</u>
	EIN: _____
Case Number: <u>17-13320</u>	Date Case Filed or Converted to Chapter 13: <u>September 06, 2017</u>

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
1: Debtor's full name	JEFFREY D BOYD KIMBERLY S BOYD
2: All other names used in the last 8 years	KIMBERLY SLOAN BOYD
3: Address	If debtor 2 lives at a different address: 60123 DOSTER ROAD AMORY, MS 38821
4: Debtor's attorney Name and Address	SELENE D MADDOX 362 N BROADWAY ST TUPELO, MS 38804-0000 Contact phone (662) 841-0061 Email _____
5: Bankruptcy trustee Name and Address	Terre M. Vardaman Chapter 13 Trustee P.O. Box 1326 Brandon, MS 39043-1326 Contact phone (601) 825-7663 Email _____
6: Bankruptcy Clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online a www.pacer.gov .	US Bankruptcy Court 703 Hwy 145 North Aberdeen, MS 39730 Hours open _____ Contact phone _____

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For more information, see page 2

7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<u>October 11, 2017</u> at <u>09:30 AM</u> Date Time The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Cochran U. S. Bankruptcy Courthouse 703 Hwy 145 North Room 105 Aberdeen, MS 39730
8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: <u>December 11, 2017</u> Filing deadline: <u>January 09, 2018</u> Filing deadline: <u>March 05, 2018</u>
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9: Filing of plan	Unless a written objection to confirmation is filed with the clerk of this court not later than <u>October 27, 2017</u> the plan may be confirmed without a hearing. Copies of the objection must be served on the Trustee, US Trustee and Attorney for Debtor(s). Objections to confirmation will be scheduled for hearing with notice to the affected parties. The debtor has filed a plan. The plan or a summary of the plan will be sent separately.	
10: Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11: Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12: Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13: Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

CERTIFICATE OF MAILING

0039

Case 17-13320-JDW

Doc 8

Filed 09/13/17

Entered 09/13/17 14:10:25

Desc Main

Document

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TRUSTEE: TV

COURT: 387

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TASK: 09-12-2017.00453928.N13REV

DATED: 09/13/2017

Court	US Bankruptcy Court	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Terre M. Vardaman P.O. Box 1326	Chapter 13 Trustee Brandon, MS 39043-1326
Debtor	JEFFREY D BOYD	60123 DOSTER ROAD AMORY, MS 38821
Joint	KIMBERLY S BOYD	60123 DOSTER ROAD AMORY, MS 38821
799	000002 SELENE D MADDOX	362 N BROADWAY ST TUPELO, MS 38804-0000
020	000026 MITIAS ORTHOPAEDICS & SPORTS MED ATTN: 15580M	PO BOX 14000 BELFAST, ME 04915
003	000010 AMORY HMA PHYSICIAN MNGT	P O BOX 14000 BELFAST, ME 04915-4033
021	000027 NORTH MISSISSIPPI MEDICAL CLINICS	PO BOX 14000 BELFAST, ME 04915-4033
014	000021 GETTINGTON	P O BOX 166 NEWARK, NJ 07101
005	000012 BARCLAY BANK DELAWARE P O BOX 8801	ATTN: BANKRUPTCY WILMINGTON, DE 19899
023	000029 PAYPAL CREDIT	PO BOX 5138 LUTHERVILLE TIMONIUM, MD 21094
028	000004 SYNCHRONY BANK P O BOX 41021	C/O PRA RECEIVABLES MANAGEMENT, LLC NORFORK, VA 23541
006	000013 BELK	PO BOX 530940 ATLANTA, GA 30353
017	000024 LOWES	PO BOX 530914 ATLANTA, GA 30353
022	000028 OLD NAVY	P O BOX 530942 ATLANTA, GA 30353-0942
010	000017 CARE CREDIT	P O BOX 960061 ORLANDO, FL 32896
011	000018 CHEVRON	P O BOX 965015 ORLANDO, FL 32896
024	000030 PROFESSIONAL ACCOUNT SERVICES	P O BOX 68 BRENTWOOD, TN 37024-0068
030	000032 TUPELO SERVICE FINANCE	P O BOX 1791 TUPELO, MS 38802-1791
025	000031 RICHARD C JOHNSON	PO BOX 320 SALTILLO, MS 38866
018	000034 MATTHEW MOONEY	137 ST. AUGUSTINE MADISON, MS 39110
029	000009 TOWER LOAN OF TUPELO	PO BOX 320001 FLOWOOD, MS 39232-0001
007	000014 BEST BUY	PO BOX 9001007 LOUISVILLE, KY 40290
001	000005 ALLY PAYMENT PROCESSING CENTER	P O BOX 9001951 LOUISVILLE, KY 40290-1951
002	000006 ALLY PAYMENT PROCESSING CENTER	P O BOX 9001951 LOUISVILLE, KY 40290-1951

CERTIFICATE OF MAILING

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TASK: 09-12-2017.00453928.N13REV

DATED: 09/13/2017

015	000022	KOHL'S P O BOX 2983	PAYMENT CENTER MILWAUKEE, WI 53201-2983
026	000007	STATE FARM BANK P O BOX 5961	ATTN: RETAIL COLL - BRK - 180 RC MADISON, WI 53705-5961
027	000008	STATE FARM BANK P O BOX 5961	ATTN: RETAIL COLL - BRK - 180 RC MADISON, WI 53705-5961
013	000020	FIRST PREMIER	P O BOX 5529 SIOUX FALLS, SD 57117
004	000011	AVANT STE 535	640 N LASALLE ST NAPERVILLE, IL 60540
019	000025	MERRICK BANK	PO BOX 660702 DALLAS, TX 75266
016	000023	LANE BRYANT	P O BOX 659728 SAN ANTONIO, TX 78265
031	000033	WAYFAIR	PO BOX 659617 SAN ANTONIO, TX 78265
008	000015	CAP ONE P O BOX 30285	ATTN: GENERAL CORRESPONDENCE SALT LAKE CITY, UT 84130-0285
012	000019	CREDIT ONE BANK	P O BOX 98873 LAS VEGAS, NV 89193
009	000016	CAPITAL ONE BANK	P O BOX 60599 CITY OF INDUSTRY, CA 91716-0599

36 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 09/13/2017.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 09/13/2017 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail